

ANNUAL PREMIUMS

FOR MEDICARE SUPPLEMENT POLICIES



Annual Premiums for Medicare Supplement Insurance Policies Updated (July 1, 2013)

This publication provides: (1) names, addresses, telephone numbers and websites of insurance carriers that sell Medicare supplement insurance in Maryland, (2) plans A, B, C, D, F, F*, G, K, L, M and N annual premiums for ages 65, 70, 75, 80 and 85 individuals, and (3) plans A and C annual premiums for under age 65 Medicare disabled individuals. Some insurance carriers sell other plans for under age 65 Medicare disabled individuals. The plan options listed in this publication are for policies (and certificates) with effective dates on or after June 1, 2010. The premiums are subject to change. For the most current premium for your age, consult directly with your insurance agent or insurance carrier representative.

This publication does not provide specific information on Medicare, or what Medicare covers. It is intended for use as a reference with and in addition to *A Guide to Health Insurance for People with Medicare* jointly developed by the National Association of Insurance Commissioners and the Centers for Medicare and Medicaid Services (CMS) in the U.S. Department of Health and Human Services. The *Guide* provides valuable information about Medicare supplement insurance.

CMS is a federal agency within the U.S. Department of Health and Human Services. CMS administers the Medicare program and can answer your questions regarding the Medicare Program. The CMS website at www.cms.gov contains valuable information regarding Medicare, including a handbook on Medicare entitled *Medicare & You* that provides detailed information on Medicare program benefits, rights and obligations. You also may contact CMS directly with your questions regarding the Medicare program by calling toll free 1-800-MEDICARE or visit the Medicare website at www.medicare.gov.

Medicare supplement is private insurance and can only be purchased through an insurance carrier. It is not sponsored by either federal or state government.

An insurance carrier writes a policy based on issue age, attained age and community rated.

Issue Age means that premiums are based on your age at the time you purchase the policy. While premiums may periodically increase due to benefit changes, inflation, or increases in medical costs, they will not increase due to your advancing age.

Attained Age means that premiums are based on your age on the last policy anniversary date. Premiums are scheduled to increase at predetermined intervals (for example, every year or every five years). These increases are in addition to premium increases because of benefits changes, inflation, or increasing medical costs.

Community Rated means that premiums do not depend on your age, either at the time the policy is issued or upon renewal. Premiums depend on other factors and may increase because of benefit changes or overall premium adjustments.

Note: This publication is updated twice a year. For the most current list of participating insurance carriers, refer to www.mdinsurance.state.md.us. On the right, under Consumer Quick Links, click on Find Resources for Senior Citizens, then Medicare Related Information, then List-Carriers Offering Individual Medicare Supplement Policies.

*Plan F also has an option called a high deductible Plan F. The high deductible plan pays the same benefits as Plan F after one has paid a calendar year deductible. Benefits from high deductible Plan F will not begin until out-of-pocket expenses exceed this deductible. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan's separate Foreign Travel Emergency deductible.

Individual Medicare Supplement Plan Choices – Plans A, B, C, D, F, F*, G, K, L, M and N

(These charts show the benefits included in each of the standard Medicare supplement plans. Every participating insurance carrier must make available Plan “A.” If an insurance carrier offers any other Medicare supplement plan, it must also offer either Plan C or Plan F.)

Basic Benefits: For Plans A, B, C, D, F, F*, G, K, L, M and N

Hospitalization: Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.

Medical Expenses: Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L and N require insureds to pay a portion of the Part B coinsurance or copayments.

Blood: First three pints of blood each year.

Hospice: Part A coinsurance.

A	B	C	D	F	F*	G
Basic Benefits, including 100% Part B Coinsurance	Basic Benefits, including 100% Part B Coinsurance	Basic Benefits, including 100% Part B Coinsurance	Basic Benefits, including 100% Part B Coinsurance	Basic Benefits, including 100% Part B Coinsurance		Basic Benefits, including 100% Part B Coinsurance
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance		Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible		Part A Deductible
		Part B Deductible		Part B Deductible		
				Part B Excess (100%)		Part B Excess (100%)
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency		Foreign Travel Emergency

*Plan F also has an option called a high deductible Plan F. The high deductible plan pays the same benefits as Plan F after one has paid a calendar year deductible. Benefits from high deductible Plan F will not begin until out-of-pocket expenses exceed this deductible. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the plan’s separate Foreign Travel Emergency deductible.

Calendar year deductibles, beneficiary coinsurances and out-of-pocket annual limits for Medicare are subject to change. You may contact the **Centers For Medicare and Medicaid Services (CMS)** for all this information at 1-800-MEDICARE (1-800-633-4227) or visit the Medicare website at www.medicare.gov.

Individual Medicare Supplement Plan Choices – Plans A, B, C, D, F, F*, G, K, L, M and N (continued)

Basic Benefits for Plans K, L and N include similar services as Plans A, B, C, D, F, F*, G and M but cost-sharing for the basic benefits is at different levels.

K**	L**	M	N
100% of Part A Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	100% of Part A Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic Benefit, including 100% of Part B Coinsurance	Basic Benefit, including 100% of Part B Coinsurance except up to the copayment for office visit, and up to the payment for emergency room visits
50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
		Foreign Travel Emergency	Foreign Travel Emergency
Out of Pocket Annual Limit ***	Out of Pocket Annual Limit ***		

**Plans K and L provide for different cost-sharing for items and services than plans A, B, C, D, F, F*, G, M and N. Once you reach the annual limit, the plan pays 100% of the Medicare copayments, coinsurance, and deductibles for the rest of the calendar year. The out-of-pocket annual limit does NOT include charges from your provider that exceed Medicare-approved amounts, called “Excess Charges.” You will be responsible for paying excess charges.

***The out-of-pocket annual limit will increase each year for inflation.

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

Aetna Life Insurance Company

PO Box 1188

Brentwood, TN 37024

1-888-624-6290

TTY/TTD Hearing Impaired – 1-888-760-4748

www.aetnamedicare.com

Individual Market-Attained Age

Marketing Method: Agent Solicited

Male Non-Smoker

	<65	65	70	75	80	85
A	\$2,024	\$1,635	\$1,970	\$2,253	\$2,448	\$2,566
B		\$1,820	\$2,227	\$2,629	\$2,927	\$3,203
F		\$2,065	\$2,533	\$3,007	\$3,373	\$3,751
G		\$1,859	\$2,303	\$2,772	\$3,208	\$3,828
N		\$1,451	\$1,805	\$2,184	\$2,548	\$3,093

Female Non-Smoker

	<65	65	70	75	80	85
A	\$1,869	\$1,510	\$1,819	\$2,080	\$2,260	\$2,369
B		\$1,671	\$2,044	\$2,413	\$2,687	\$2,940
F		\$1,899	\$2,329	\$2,765	\$3,102	\$3,449
G		\$1,730	\$2,143	\$2,578	\$2,985	\$3,561
N		\$1,352	\$1,683	\$2,036	\$2,375	\$2,883

Male Smoker*

	<65	65	70	75	80	85
A	\$2,227	\$1,799	\$2,167	\$2,478	\$2,693	\$2,822
B		\$2,002	\$2,449	\$2,892	\$3,220	\$3,523
F		\$2,271	\$2,787	\$3,308	\$3,711	\$4,126
G		\$2,045	\$2,534	\$3,049	\$3,529	\$4,211
N		\$1,596	\$1,986	\$2,403	\$2,803	\$3,402

Female Smoker*

	<65	65	70	75	80	85
A	\$2,056	\$1,661	\$2,001	\$2,288	\$2,486	\$2,606
B		\$1,838	\$2,248	\$2,655	\$2,956	\$3,234
F		\$2,088	\$2,562	\$3,042	\$3,412	\$3,794
G		\$1,902	\$2,357	\$2,836	\$3,283	\$3,917
N		\$1,487	\$1,851	\$2,240	\$2,613	\$3,171

***Premiums listed above for Male Smoker and Female Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

**American Progressive Life and Health Insurance
 Company of New York**

P.O. Box 13547
 Pensacola, FL 32591-3547
 1-800-645-4116

www.UniversalAmericanInsurancePlans.com

Individual Market-Attained Age
 Marketing Method: Direct Response

Male Preferred

	<65	65	70	75	80	85
A	\$2,271	\$1,672	\$2,100	\$2,315	\$2,347	\$2,347
B		\$1,950	\$2,470	\$2,785	\$2,917	\$2,932
D		\$1,881	\$2,409	\$2,836	\$3,181	\$3,415
F		\$2,207	\$2,757	\$3,201	\$3,562	\$3,806
G		\$1,989	\$2,547	\$2,998	\$3,366	\$3,614
N		\$1,493	\$1,948	\$2,349	\$2,713	\$2,994

Female Preferred

	<65	65	70	75	80	85
A	\$1,974	\$1,453	\$1,826	\$2,013	\$2,042	\$2,042
B		\$1,696	\$2,147	\$2,422	\$2,537	\$2,550
D		\$1,635	\$2,094	\$2,466	\$2,765	\$2,970
F		\$1,918	\$2,397	\$2,783	\$3,098	\$3,310
G		\$1,730	\$2,214	\$2,606	\$2,926	\$3,142
N		\$1,299	\$1,695	\$2,043	\$2,359	\$2,604

Male Standard*

	<65	65	70	75	80	85
A	\$2,611	\$1,923	\$2,415	\$2,662	\$2,701	\$2,701
B		\$2,243	\$2,841	\$3,203	\$3,355	\$3,371
D		\$2,162	\$2,770	\$3,261	\$3,658	\$3,928
F		\$2,538	\$3,169	\$3,680	\$4,096	\$4,377
G		\$2,288	\$2,930	\$3,448	\$3,870	\$4,157
N		\$1,718	\$2,242	\$2,702	\$3,120	\$3,443

Female Standard*

	<65	65	70	75	80	85
A	\$2,271	\$1,672	\$2,100	\$2,315	\$2,347	\$2,347
B		\$1,950	\$2,470	\$2,785	\$2,917	\$2,932
D		\$1,881	\$2,409	\$2,836	\$3,181	\$3,415
F		\$2,207	\$2,757	\$3,201	\$3,562	\$3,806
G		\$1,989	\$2,547	\$2,998	\$3,366	\$3,614
N		\$1,493	\$1,948	\$2,349	\$2,713	\$2,994

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

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UPDATED (July 1, 2013)

Bankers Fidelity Life Insurance Company
 4370 Peachtree Road, N.E.
 Atlanta, GA 30319
 1-800-241-1439
www.bflife.com

Individual Market-Issue Age/Attained Age
 Marketing Method: Agent Solicited

Unisex Preferred

	<65	65	70	75	80	85
A	\$1,836	\$1,560	\$1,728	\$1,944	\$2,100	\$2,220
F		\$2,148	\$2,400	\$2,712	\$2,928	\$3,084
High F		\$ 696	\$ 780	\$ 876	\$ 948	\$ 996
G		\$1,500*	\$1,764*	\$2,112*	\$2,388*	\$2,592*
K		\$ 876*	\$1,032*	\$1,248*	\$1,404*	\$1,512*

Unisex Standard**

	<65	65	70	75	80	85
A		\$1,872	\$2,076	\$2,328	\$2,532	\$2,664
F		\$2,592	\$2,880	\$3,252	\$3,528	\$3,708
High F		\$ 840	\$ 936	\$1,056	\$1,140	\$1,200
G		\$1,812*	\$2,124*	\$2,544*	\$2,868*	\$3,108*
K		\$1,068*	\$1,248*	\$1,500*	\$1,680*	\$1,824*

***Plans G and K premiums are Attained Age.**

****Premiums listed above for Unisex Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

CareFirst of Maryland, Inc.
 (dba CareFirst BlueCross BlueShield)
 10455 Mill Run Circle
 Owings Mills, MD 21117-5559
 410-356-8123 (Local)
 1-800-275-3802
www.carefirst.com

Individual Market-Attained Age
 Marketing Method: Agent Solicited/Direct Response

(Baltimore City and all counties except for Montgomery and Prince George's. For Montgomery and Prince George's counties, refer to Group Hospitalization and Medical Services, Inc.)

Male Level 1*

	<65	65	70	75	80	85
A	\$2,124	\$1,524	\$1,884	\$2,304	\$2,784	\$2,976
B		\$1,644	\$2,040	\$2,496	\$3,012	\$3,228
F		\$1,944	\$2,412	\$2,940	\$3,552	\$3,804
High F		\$ 480	\$ 600	\$ 732	\$ 876	\$ 936
G		\$1,692	\$2,100	\$2,544	\$2,988	\$3,384
L		\$1,320	\$1,632	\$1,968	\$2,316	\$2,628
M		\$1,548	\$1,932	\$2,328	\$2,748	\$3,108
N		\$1,356	\$1,692	\$2,064	\$2,484	\$2,664

Female Level 1*

	<65	65	70	75	80	85
A	\$2,052	\$1,476	\$1,740	\$2,052	\$2,424	\$2,784
B		\$1,596	\$1,884	\$2,220	\$2,628	\$3,024
F		\$1,884	\$2,220	\$2,628	\$3,096	\$3,564
High F		\$ 468	\$ 552	\$ 648	\$ 768	\$ 876
G		\$1,620	\$1,956	\$2,304	\$2,616	\$2,844
L		\$1,248	\$1,524	\$1,788	\$2,028	\$2,208
M		\$1,476	\$1,800	\$2,112	\$2,388	\$2,604
N		\$1,320	\$1,560	\$1,836	\$2,172	\$2,496

***Level 1 rates apply if application is made during the 6-month open enrollment period or during the guaranteed issue period.**

Male Level 2 Non-Smoker*

	<65	65	70	75	80	85
A	\$2,340	\$1,824	\$2,172	\$2,532	\$3,060	\$3,276
B		\$1,980	\$2,352	\$2,748	\$3,312	\$3,552
F		\$2,328	\$2,772	\$3,240	\$3,912	\$4,188
High F		\$ 576	\$ 684	\$ 804	\$ 972	\$1,032
G		\$2,112	\$2,436	\$2,796	\$3,288	\$3,720
L		\$1,644	\$1,896	\$2,172	\$2,556	\$2,892
M		\$1,944	\$2,232	\$2,568	\$3,012	\$3,408
N		\$1,632	\$1,944	\$2,268	\$2,736	\$2,928

Female Level 2 Non-Smoker*

	<65	65	70	75	80	85
A	\$2,268	\$1,776	\$2,004	\$2,256	\$2,664	\$3,072
B		\$1,920	\$2,172	\$2,448	\$2,892	\$3,324
F		\$2,268	\$2,556	\$2,892	\$3,408	\$3,924
High F		\$ 564	\$ 636	\$ 708	\$ 840	\$ 972
G		\$2,016	\$2,280	\$2,532	\$2,868	\$3,132
L		\$1,560	\$1,764	\$1,968	\$2,232	\$2,424
M		\$1,848	\$2,088	\$2,316	\$2,628	\$2,868
N		\$1,584	\$1,788	\$2,028	\$2,388	\$2,748

***Premiums listed above for Male Level 2 Non-Smoker and Female Level 2 Non-Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period. Premiums are for individuals who are required to go through medical underwriting for coverage.**

Male Level 2 Smoker*

	<65	65	70	75	80	85
A	\$2,928	\$2,280	\$2,712	\$3,168	\$3,828	\$4,092
B		\$2,472	\$2,940	\$3,432	\$4,140	\$4,440
F		\$2,916	\$3,468	\$4,044	\$4,884	\$5,232
High F		\$ 720	\$ 852	\$ 996	\$1,212	\$1,296
G		\$2,652	\$3,048	\$3,492	\$4,116	\$4,656
L		\$2,052	\$2,364	\$2,712	\$3,192	\$3,612
M		\$2,424	\$2,796	\$3,204	\$3,768	\$4,272
N		\$2,040	\$2,424	\$2,832	\$3,420	\$3,660

Female Level 2 Smoker*

	<65	65	70	75	80	85
A	\$2,832	\$2,208	\$2,508	\$2,820	\$3,336	\$3,828
B		\$2,400	\$2,712	\$3,060	\$3,612	\$4,152
F		\$2,832	\$3,204	\$3,612	\$4,260	\$4,896
High F		\$ 696	\$ 792	\$ 888	\$1,056	\$1,212
G		\$2,520	\$2,844	\$3,168	\$3,588	\$3,912
L		\$1,956	\$2,208	\$2,460	\$2,784	\$3,036
M		\$2,316	\$2,604	\$2,904	\$3,288	\$3,588
N		\$1,980	\$2,244	\$2,532	\$2,976	\$3,432

*Premiums listed above for Male Level 2 Smoker and Female Level 2 Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period. Premiums are for individuals who are required to go through medical underwriting for coverage.

Male Level 3 Non Smoker*

	<65	65	70	75	80	85
A	\$3,408	\$2,952	\$3,204	\$3,684	\$4,452	\$4,764
B		\$3,192	\$3,468	\$3,996	\$4,812	\$5,160
F		\$3,768	\$4,092	\$4,716	\$5,688	\$6,096
High F		\$ 936	\$1,008	\$1,164	\$1,404	\$1,500
G		\$3,384	\$3,780	\$4,068	\$4,788	\$5,412
L		\$2,628	\$2,928	\$3,156	\$3,708	\$4,200
M		\$3,108	\$3,468	\$3,732	\$4,392	\$4,968
N		\$2,640	\$2,868	\$3,300	\$3,984	\$4,260

Female Level 3 Non-Smoker*

	<65	65	70	75	80	85
A	\$3,288	\$2,868	\$2,964	\$3,288	\$3,876	\$4,464
B		\$3,096	\$3,204	\$3,564	\$4,200	\$4,824
F		\$3,660	\$3,780	\$4,200	\$4,956	\$5,700
High F		\$ 900	\$ 936	\$1,044	\$1,224	\$1,404
G		\$3,228	\$3,528	\$3,684	\$4,176	\$4,548
L		\$2,508	\$2,736	\$2,856	\$3,240	\$3,528
M		\$2,964	\$3,240	\$3,372	\$3,828	\$4,176
N		\$2,556	\$2,652	\$2,940	\$3,468	\$3,996

*Premiums listed above for Male Level 3 Non-Smoker and Female Level 3 Non-Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period. Premiums are for individuals who are required to go through medical underwriting for coverage.

Male Level 3 Smoker*

	<65	65	70	75	80	85
A	\$4,260	\$3,684	\$4,008	\$4,608	\$5,556	\$5,952
B		\$3,984	\$4,332	\$4,992	\$6,024	\$6,456
F		\$4,704	\$5,124	\$5,892	\$7,104	\$7,620
High F		\$1,164	\$1,260	\$1,452	\$1,752	\$1,884
G		\$4,236	\$4,728	\$5,088	\$5,988	\$6,768
L		\$3,288	\$3,672	\$3,948	\$4,644	\$5,256
M		\$3,876	\$4,332	\$4,668	\$5,484	\$6,204
N		\$3,300	\$3,588	\$4,128	\$4,980	\$5,328

Female Level 3 Smoker*

	<65	65	70	75	80	85
A	\$4,116	\$3,576	\$3,696	\$4,104	\$4,848	\$5,580
B		\$3,876	\$4,008	\$4,452	\$5,244	\$6,036
F		\$4,572	\$4,728	\$5,256	\$6,192	\$7,128
High F		\$1,128	\$1,164	\$1,296	\$1,536	\$1,764
G		\$4,032	\$4,416	\$4,608	\$5,220	\$5,688
L		\$3,132	\$3,420	\$3,576	\$4,044	\$4,416
M		\$3,696	\$4,044	\$4,224	\$4,788	\$5,208
N		\$3,204	\$3,312	\$3,672	\$4,332	\$4,992

*Premiums listed above for Male Level 3 Smoker and Female Level 3 Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period. Premiums are for individuals who are required to go through medical underwriting for coverage.

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UPDATED (July 1, 2013)

Central States Indemnity Co. of Omaha
 1212 N. 96th Street
 Omaha, NE 68134-0999
 1-866-644-3988
www.csi-omaha.com

Individual Market-Attained Age
 Marketing Method: Agent Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$1,692	\$1,492	\$1,777	\$2,110	\$2,397	\$2,604
B		\$1,743	\$2,073	\$2,461	\$2,797	\$3,042
C	\$6,429	\$2,089	\$2,483	\$2,988	\$3,397	\$3,700
F		\$2,170	\$2,549	\$3,051	\$3,445	\$3,732
N		\$1,477	\$1,736	\$2,076	\$2,343	\$2,540

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$1,471	\$1,299	\$1,543	\$1,834	\$2,085	\$2,266
B		\$1,516	\$1,803	\$2,141	\$2,433	\$2,645
C	\$5,590	\$1,816	\$2,159	\$2,598	\$2,953	\$3,218
F		\$1,888	\$2,215	\$2,653	\$2,996	\$3,244
N		\$1,284	\$1,509	\$1,804	\$2,038	\$2,208

Male Tobacco*

	<65	65	70	75	80	85
A	\$1,880	\$1,659	\$1,974	\$2,343	\$2,663	\$2,897
B		\$1,936	\$2,303	\$2,735	\$3,108	\$3,378
C	\$7,143	\$2,320	\$2,760	\$3,320	\$3,773	\$4,111
F		\$2,411	\$2,831	\$3,390	\$3,827	\$4,147
N		\$1,642	\$1,927	\$2,307	\$2,605	\$2,822

Female Tobacco*

	<65	65	70	75	80	85
A	\$1,635	\$1,442	\$1,715	\$2,036	\$2,316	\$2,518
B		\$1,684	\$2,002	\$2,378	\$2,703	\$2,940
C	\$6,211	\$2,018	\$2,399	\$2,886	\$3,280	\$3,574
F		\$2,096	\$2,462	\$2,949	\$3,327	\$3,606
N		\$1,427	\$1,675	\$2,006	\$2,264	\$2,454

*Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

Colonial Penn Life Insurance Company
 11825 North Pennsylvania Street
 Carmel, IN 46032
 1-800-800-2254
www.colonialpenn.com

Individual Market-Attained Age
 Marketing Method: Agent Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$2,034	\$1,876	\$2,291	\$2,788	\$3,266	\$3,714
B		\$1,902	\$2,315	\$2,802	\$3,279	\$3,750
F		\$1,995	\$2,417	\$2,933	\$3,499	\$4,116
High F		\$ 479	\$ 580	\$ 704	\$ 840	\$ 988
G		\$1,818	\$2,237	\$2,753	\$3,319	\$3,948
K		\$ 777	\$ 948	\$1,192	\$1,475	\$1,770
L		\$1,331	\$1,597	\$1,951	\$2,349	\$2,764
M		\$1,675	\$2,075	\$2,566	\$3,069	\$3,582
N		\$1,143	\$1,476	\$1,889	\$2,342	\$2,854

Female Preferred

	<65	65	70	75	80	85
A	\$2,034	\$1,688	\$2,062	\$2,509	\$2,939	\$3,343
B		\$1,712	\$2,084	\$2,522	\$2,951	\$3,375
F		\$1,795	\$2,175	\$2,640	\$3,149	\$3,704
High F		\$ 431	\$ 522	\$ 634	\$ 756	\$ 889
G		\$1,636	\$2,013	\$2,478	\$2,987	\$3,553
K		\$ 699	\$ 854	\$1,073	\$1,328	\$1,593
L		\$1,198	\$1,437	\$1,756	\$2,114	\$2,488
M		\$1,508	\$1,868	\$2,309	\$2,762	\$3,224
N		\$1,029	\$1,328	\$1,700	\$2,107	\$2,569

Male Standard*

	<65	65	70	75	80	85
A	\$2,034	\$2,084	\$2,546	\$3,098	\$3,629	\$4,127
B		\$2,114	\$2,573	\$3,113	\$3,643	\$4,166
F		\$2,216	\$2,685	\$3,259	\$3,888	\$4,573
High F		\$ 532	\$ 645	\$ 782	\$ 933	\$1,098
G		\$2,020	\$2,486	\$3,059	\$3,688	\$4,386
K		\$ 863	\$1,054	\$1,325	\$1,640	\$1,967
L		\$1,479	\$1,774	\$2,168	\$2,610	\$3,071
M		\$1,861	\$2,306	\$2,851	\$3,410	\$3,980
N		\$1,270	\$1,640	\$2,099	\$2,602	\$3,171

Female Standard*

	<65	65	70	75	80	85
A	\$2,034	\$1,876	\$2,291	\$2,788	\$3,266	\$3,714
B		\$1,902	\$2,315	\$2,802	\$3,279	\$3,750
F		\$1,995	\$2,417	\$2,933	\$3,499	\$4,116
High F		\$ 479	\$ 580	\$ 704	\$ 840	\$ 988
G		\$1,818	\$2,237	\$2,753	\$3,319	\$3,948
K		\$ 777	\$ 948	\$1,192	\$1,475	\$1,770
L		\$1,331	\$1,597	\$1,951	\$2,349	\$2,764
M		\$1,675	\$2,075	\$2,566	\$3,069	\$3,582
N		\$1,143	\$1,476	\$1,889	\$2,342	\$2,854

*Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

**Continental Life Insurance Company of
Brentwood, Tennessee**

800 Crescent Centre Drive, Suite 200

Franklin, TN 37067

1-800-264-4000

www.aetnaseniorproducts.com

Individual Market-Attained Age

Marketing Method: Agent Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$2,201	\$1,407	\$1,593	\$1,862	\$2,052	\$2,187
B		\$1,772	\$2,006	\$2,345	\$2,583	\$2,754
F		\$2,060	\$2,311	\$2,658	\$2,873	\$3,050
High F		\$ 811	\$ 910	\$1,045	\$1,130	\$1,200
G		\$1,803	\$2,042	\$2,386	\$2,627	\$2,802
N		\$1,432	\$1,621	\$1,895	\$2,087	\$2,226

Female Preferred

	<65	65	70	75	80	85
A	\$1,914	\$1,223	\$1,385	\$1,619	\$1,784	\$1,901
B		\$1,542	\$1,747	\$2,041	\$2,246	\$2,396
F		\$1,791	\$2,009	\$2,310	\$2,498	\$2,653
High F		\$ 704	\$ 791	\$ 909	\$ 983	\$1,044
G		\$1,569	\$1,774	\$2,075	\$2,285	\$2,437
N		\$1,245	\$1,410	\$1,649	\$1,815	\$1,936

Male Standard*

	<65	65	70	75	80	85
A		\$1,563	\$1,770	\$2,068	\$2,277	\$2,430
B		\$1,969	\$2,231	\$2,606	\$2,870	\$3,061
F		\$2,289	\$2,567	\$2,952	\$3,191	\$3,389
High F		\$ 900	\$1,010	\$1,162	\$1,256	\$1,333
G		\$2,003	\$2,268	\$2,650	\$2,918	\$3,113
N		\$1,592	\$1,803	\$2,105	\$2,319	\$2,472

Female Standard*

	<65	65	70	75	80	85
A		\$1,360	\$1,538	\$1,799	\$1,981	\$2,112
B		\$1,714	\$1,939	\$2,267	\$2,496	\$2,662
F		\$1,990	\$2,233	\$2,567	\$2,775	\$2,948
High F		\$ 782	\$ 878	\$1,010	\$1,091	\$1,159
G		\$1,742	\$1,971	\$2,306	\$2,539	\$2,707
N		\$1,384	\$1,568	\$1,830	\$2,017	\$2,151

*Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

Everence Association, Inc.

1110 N. Main Street

P.O. Box 483

Goshen, IN 46527

1-800-348-7468

www.everence.com

Individual Market-Issue Age/Attained Age

Marketing Method: Members Only

Agent Solicited

Male

	<65	65	70	75	80	85
A	\$1,461	\$1,399	\$1,513	\$1,587	\$1,683	\$1,757
F		\$2,325	\$2,520	\$2,673	\$2,890	\$3,120
L		\$1,308	\$1,431	\$1,526	\$1,658	\$1,783
N		\$1,167*	\$1,399*	\$1,586*	\$1,733*	\$1,858*

Female

	<65	65	70	75	80	85
A	\$1,329	\$1,272	\$1,374	\$1,442	\$1,529	\$1,596
F		\$2,112	\$2,291	\$2,429	\$2,629	\$2,836
L		\$1,188	\$1,301	\$1,388	\$1,506	\$1,620
N		\$1,061*	\$1,272*	\$1,443*	\$1,575*	\$1,690*

***Plan N premiums are Attained Age.**

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

Family Life Insurance Company
 10777 Northwest Freeway
 Houston, TX 77092
 1-800-877-7703
www.familylifeins.com

Individual Market-Attained Age
 Marketing Method: Agent Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$2,343	\$1,933	\$2,300	\$2,729	\$3,102	\$3,373
B		\$2,351	\$2,798	\$3,321	\$3,773	\$4,104
C	\$3,614	\$2,777	\$3,310	\$3,985	\$4,530	\$4,937
D		\$2,464	\$2,933	\$3,481	\$3,957	\$4,301
F		\$2,785	\$3,271	\$3,913	\$4,418	\$4,786
G		\$2,262	\$2,692	\$3,195	\$3,634	\$3,949
M		\$2,220	\$2,638	\$3,133	\$3,562	\$3,871
N		\$1,694	\$1,990	\$2,383	\$2,689	\$2,913

Female Preferred

	<65	65	70	75	80	85
A	\$2,037	\$1,681	\$1,998	\$2,374	\$2,699	\$2,933
B		\$2,045	\$2,432	\$2,888	\$3,281	\$3,567
C	\$3,143	\$2,414	\$2,878	\$3,464	\$3,939	\$4,290
D		\$2,145	\$2,552	\$3,028	\$3,441	\$3,741
F		\$2,420	\$2,843	\$3,404	\$3,843	\$4,164
G		\$1,966	\$2,342	\$2,778	\$3,157	\$3,434
M		\$1,930	\$2,295	\$2,724	\$3,096	\$3,366
N		\$1,472	\$1,731	\$2,072	\$2,338	\$2,533

Male Standard*

	<65	65	70	75	80	85
A		\$2,148	\$2,554	\$3,033	\$3,447	\$3,749
B		\$2,614	\$3,108	\$3,689	\$4,194	\$4,559
C		\$3,083	\$3,679	\$4,427	\$4,033	\$5,481
D		\$2,738	\$3,257	\$3,869	\$4,396	\$4,778
F		\$3,095	\$3,635	\$4,350	\$4,909	\$5,320
G		\$2,515	\$2,990	\$3,551	\$4,035	\$4,387
M		\$2,464	\$2,933	\$3,481	\$3,956	\$4,301
N		\$1,884	\$2,212	\$2,648	\$2,989	\$3,238

Female Standard*

	<65	65	70	75	80	85
A		\$1,868	\$2,221	\$2,637	\$2,998	\$3,258
B		\$2,271	\$2,704	\$3,207	\$3,647	\$3,963
C		\$2,684	\$3,201	\$3,849	\$4,376	\$4,768
D		\$2,382	\$2,835	\$3,365	\$3,823	\$4,157
F		\$2,689	\$3,159	\$3,782	\$4,270	\$4,625
G		\$2,186	\$2,601	\$3,088	\$3,509	\$3,815
M		\$2,145	\$2,552	\$3,029	\$3,441	\$3,741
N		\$1,638	\$1,923	\$2,302	\$2,599	\$2,817

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

Gerber Life Insurance Company
 Administrative Office
 P.O. Box 2271
 Omaha, NE 68103-2271
 1-877-778-0839

Individual Market-Attained Age
 Marketing Method: Agent Solicited/Direct Response

Male Non-Smoker

	<65	65	70	75	80	85
A	\$2,010	\$1,742	\$2,061	\$2,285	\$2,427	\$2,530
F		\$2,432	\$2,882	\$3,252	\$3,531	\$3,772
G		\$2,010	\$2,382	\$2,694	\$2,935	\$3,146

Female Non-Smoker

	<65	65	70	75	80	85
A	\$1,749	\$1,516	\$1,793	\$1,988	\$2,112	\$2,201
F		\$2,116	\$2,508	\$2,829	\$3,072	\$3,281
G		\$1,749	\$2,073	\$2,344	\$2,554	\$2,737

Male Smoker*

	<65	65	70	75	80	85
A	\$2,310	\$2,003	\$2,369	\$2,627	\$2,790	\$2,908
F		\$2,795	\$3,313	\$3,738	\$4,059	\$4,335
G		\$2,310	\$2,738	\$3,097	\$3,374	\$3,616

Female Smoker*

	<65	65	70	75	80	85
A	\$2,010	\$1,742	\$2,061	\$2,285	\$2,427	\$2,530
F		\$2,432	\$2,882	\$3,252	\$3,531	\$3,772
G		\$2,010	\$2,382	\$2,694	\$2,935	\$3,146

***Premiums listed above for Male Smoker and Female Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

Globe Life and Accident Insurance Company

P.O. Box 8080

McKinney, TX 75070

1-800-801-6831

www.globecaremedsupp.com

Individual Market-Attained Age

Marketing Method: Direct Response

Unisex

	<65	65	70	75	80	85
A	\$1,447*	\$1,144	\$1,528	\$1,630	\$1,640	\$1,640
B		\$1,664	\$2,103	\$2,393	\$2,426	\$2,426
F		\$1,919	\$2,357	\$2,775	\$2,937	\$2,937

***Disabled Plan A is offered only during Open Enrollment/Guaranteed Issue periods.**

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

Government Personnel Mutual Life Insurance Company

P.O. Box 2679
 Omaha, NE 68103-2679
 1-866-242-7573
www.gpmlife.com

Individual Market-Attained Age

Marketing Method: Agent Solicited/Direct Response

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$2,141	\$1,915	\$2,096	\$2,348	\$2,568	\$2,728
C	\$2,901	\$2,551	\$2,806	\$3,193	\$3,565	\$3,875
F		\$2,547	\$2,801	\$3,188	\$3,559	\$3,868
G		\$1,801	\$1,982	\$2,260	\$2,529	\$2,755
N		\$1,588	\$1,749	\$2,000	\$2,246	\$2,457

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$1,863	\$1,666	\$1,824	\$2,043	\$2,234	\$2,374
C	\$2,524	\$2,219	\$2,441	\$2,778	\$3,102	\$3,371
F		\$2,215	\$2,437	\$2,774	\$3,096	\$3,365
G		\$1,567	\$1,724	\$1,966	\$2,200	\$2,397
N		\$1,382	\$1,522	\$1,740	\$1,954	\$2,137

Male Tobacco*

	<65	65	70	75	80	85
A	\$2,461	\$2,201	\$2,409	\$2,699	\$2,952	\$3,136
C	\$3,335	\$2,932	\$3,225	\$3,670	\$4,098	\$4,454
F		\$2,927	\$3,220	\$3,664	\$4,091	\$4,446
G		\$2,070	\$2,278	\$2,597	\$2,906	\$3,167
N		\$1,826	\$2,011	\$2,299	\$2,582	\$2,824

Female Tobacco*

	<65	65	70	75	80	85
A	\$2,141	\$1,915	\$2,096	\$2,348	\$2,568	\$2,728
C	\$2,901	\$2,551	\$2,806	\$3,193	\$3,565	\$3,875
F		\$2,547	\$2,801	\$3,188	\$3,559	\$3,868
G		\$1,801	\$1,982	\$2,260	\$2,529	\$2,755
N		\$1,588	\$1,749	\$2,000	\$2,246	\$2,457

***Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

Group Hospitalization and Medical Services, Inc.
 (dba CareFirst BlueCross BlueShield)
 840 First Street, NE
 Washington, DC 20065
 1-800-275-3802
 410-356-8123 (Local)
www.carefirst.com

Individual Market-Attained Age
 Marketing Method: Agent Solicited/Direct Response

*(Montgomery and Prince George's counties only.
 For the rest of Maryland, refer to CareFirst of
 Maryland, Inc.)*

Male Level 1*

	<65	65	70	75	80	85
A	\$2,124	\$1,524	\$1,884	\$2,304	\$2,784	\$2,976
B		\$1,644	\$2,040	\$2,496	\$3,012	\$3,228
F		\$1,944	\$2,412	\$2,940	\$3,552	\$3,804
High F		\$ 480	\$ 600	\$ 732	\$ 876	\$ 936
G		\$1,692	\$2,100	\$2,544	\$2,988	\$3,384
L		\$1,320	\$1,632	\$1,968	\$2,316	\$2,628
M		\$1,548	\$1,932	\$2,328	\$2,748	\$3,108
N		\$1,356	\$1,692	\$2,064	\$2,484	\$2,664

Female Level 1*

	<65	65	70	75	80	85
A	\$2,052	\$1,476	\$1,740	\$2,052	\$2,424	\$2,784
B		\$1,596	\$1,884	\$2,220	\$2,628	\$3,024
F		\$1,884	\$2,220	\$2,628	\$3,096	\$3,564
High F		\$ 468	\$ 552	\$ 648	\$ 768	\$ 876
G		\$1,620	\$1,956	\$2,304	\$2,616	\$2,844
L		\$1,248	\$1,524	\$1,788	\$2,028	\$2,208
M		\$1,476	\$1,800	\$2,112	\$2,388	\$2,604
N		\$1,320	\$1,560	\$1,836	\$2,172	\$2,496

***Level 1 rates apply if application is made during the 6-month open enrollment period or during the guaranteed issue period.**

Male Level 2 Non-Smoker*

	<65	65	70	75	80	85
A	\$2,340	\$1,824	\$2,172	\$2,532	\$3,060	\$3,276
B		\$1,980	\$2,352	\$2,748	\$3,312	\$3,552
F		\$2,328	\$2,772	\$3,240	\$3,912	\$4,188
High F		\$ 576	\$ 684	\$ 804	\$ 972	\$1,032
G		\$2,112	\$2,436	\$2,796	\$3,288	\$3,720
L		\$1,644	\$1,896	\$2,172	\$2,556	\$2,892
M		\$1,944	\$2,232	\$2,568	\$3,012	\$3,408
N		\$1,632	\$1,944	\$2,268	\$2,736	\$2,928

Female Level 2 Non-Smoker*

	<65	65	70	75	80	85
A	\$2,268	\$1,776	\$2,004	\$2,256	\$2,664	\$3,072
B		\$1,920	\$2,172	\$2,448	\$2,892	\$3,324
F		\$2,268	\$2,556	\$2,892	\$3,408	\$3,924
High F		\$ 564	\$ 636	\$ 708	\$ 840	\$ 972
G		\$2,016	\$2,280	\$2,532	\$2,868	\$3,132
L		\$1,560	\$1,764	\$1,968	\$2,232	\$2,424
M		\$1,848	\$2,088	\$2,316	\$2,628	\$2,868
N		\$1,584	\$1,788	\$2,028	\$2,388	\$2,748

*Premiums listed above for Male Level 2 Non-Smoker and Female Level 2 Non-Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period. Premiums are for individuals who are required to go through medical underwriting for coverage.

Male Level 2 Smoker*

	<65	65	70	75	80	85
A	\$2,928	\$2,280	\$2,712	\$3,168	\$3,828	\$4,092
B		\$2,472	\$2,940	\$3,432	\$4,140	\$4,440
F		\$2,916	\$3,468	\$4,044	\$4,884	\$5,232
High F		\$ 720	\$ 852	\$ 996	\$1,212	\$1,296
G		\$2,652	\$3,048	\$3,492	\$4,116	\$4,656
L		\$2,052	\$2,364	\$2,712	\$3,192	\$3,612
M		\$2,424	\$2,796	\$3,204	\$3,768	\$4,272
N		\$2,040	\$2,424	\$2,832	\$3,420	\$3,660

Female Level 2 Smoker*

	<65	65	70	75	80	85
A	\$2,832	\$2,208	\$2,508	\$2,820	\$3,336	\$3,828
B		\$2,400	\$2,712	\$3,060	\$3,612	\$4,152
F		\$2,832	\$3,204	\$3,612	\$4,260	\$4,896
High F		\$ 696	\$ 792	\$ 888	\$1,056	\$1,212
G		\$2,520	\$2,844	\$3,168	\$3,588	\$3,912
L		\$1,956	\$2,208	\$2,460	\$2,784	\$3,036
M		\$2,316	\$2,604	\$2,904	\$3,288	\$3,588
N		\$1,980	\$2,244	\$2,532	\$2,976	\$3,432

*Premiums listed above for Male Level 2 Smoker and Female Level 2 Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period. Premiums are for individuals who are required to go through medical underwriting for coverage.

Male Level 3 Non Smoker*

	<65	65	70	75	80	85
A	\$3,408	\$2,952	\$3,204	\$3,684	\$4,452	\$4,764
B		\$3,192	\$3,468	\$3,996	\$4,812	\$5,160
F		\$3,768	\$4,092	\$4,716	\$5,688	\$6,096
High F		\$ 936	\$1,008	\$1,164	\$1,404	\$1,500
G		\$3,384	\$3,780	\$4,068	\$4,788	\$5,412
L		\$2,628	\$2,928	\$3,156	\$3,708	\$4,200
M		\$3,108	\$3,468	\$3,732	\$4,392	\$4,968
N		\$2,640	\$2,868	\$3,300	\$3,984	\$4,260

Female Level 3 Non-Smoker*

	<65	65	70	75	80	85
A	\$3,288	\$2,868	\$2,964	\$3,288	\$3,876	\$4,464
B		\$3,096	\$3,204	\$3,564	\$4,200	\$4,824
F		\$3,660	\$3,780	\$4,200	\$4,956	\$5,700
High F		\$ 900	\$ 936	\$1,044	\$1,224	\$1,404
G		\$3,228	\$3,528	\$3,684	\$4,176	\$4,548
L		\$2,508	\$2,736	\$2,856	\$3,240	\$3,528
M		\$2,964	\$3,240	\$3,372	\$3,828	\$4,176
N		\$2,556	\$2,652	\$2,940	\$3,468	\$3,996

***Premiums listed above for Male Level 3 Non-Smoker and Female Level 3 Non-Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period. Premiums are for individuals who are required to go through medical underwriting for coverage.**

Male Level 3 Smoker*

	<65	65	70	75	80	85
A	\$4,260	\$3,684	\$4,008	\$4,608	\$5,556	\$5,952
B		\$3,984	\$4,332	\$4,992	\$6,024	\$6,456
F		\$4,704	\$5,124	\$5,892	\$7,104	\$7,620
High F		\$1,164	\$1,260	\$1,452	\$1,752	\$1,884
G		\$4,236	\$4,728	\$5,088	\$5,988	\$6,768
L		\$3,288	\$3,672	\$3,948	\$4,644	\$5,256
M		\$3,876	\$4,332	\$4,668	\$5,484	\$6,204
N		\$3,300	\$3,588	\$4,128	\$4,980	\$5,328

Female Level 3 Smoker*

	<65	65	70	75	80	85
A	\$4,116	\$3,576	\$3,696	\$4,104	\$4,848	\$5,580
B		\$3,876	\$4,008	\$4,452	\$5,244	\$6,036
F		\$4,572	\$4,728	\$5,256	\$6,192	\$7,128
High F		\$1,128	\$1,164	\$1,296	\$1,536	\$1,764
G		\$4,032	\$4,416	\$4,608	\$5,220	\$5,688
L		\$3,132	\$3,420	\$3,576	\$4,044	\$4,416
M		\$3,696	\$4,044	\$4,224	\$4,788	\$5,208
N		\$3,204	\$3,312	\$3,672	\$4,332	\$4,992

*Premiums listed above for Male Level 3 Smoker and Female Level 3 Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period. Premiums are for individuals who are required to go through medical underwriting for coverage.

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

Humana Insurance Company
 500 West Main Street
 Louisville, KY 40202
 1-888-310-8482
www.Humana-Medicare.com

Individual Market-Issue Age/Attained Age
 Marketing Method: Agent Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$1,974*	\$1,577	\$1,918	\$2,334	\$2,758	\$3,197
B		\$1,716	\$2,087	\$2,540	\$3,002	\$3,480
C	\$4,946*	\$1,978	\$2,407	\$2,928	\$3,461	\$4,012
F		\$2,019	\$2,456	\$2,988	\$3,531	\$4,094
High F		\$ 757	\$ 921	\$1,120	\$1,324	\$1,535
K		\$1,151	\$1,400	\$1,703	\$2,013	\$2,334
L		\$1,474	\$1,793	\$2,181	\$2,578	\$2,988
N		\$1,320	\$1,557	\$1,954	\$2,310	\$2,678

Female Preferred

	<65	65	70	75	80	85
A	\$1,877*	\$1,572	\$1,859	\$2,155	\$2,449	\$2,705
B		\$1,711	\$2,023	\$2,345	\$2,666	\$2,943
C	\$4,946*	\$1,973	\$2,332	\$2,704	\$3,074	\$3,394
F		\$2,013	\$2,380	\$2,759	\$3,136	\$3,463
High F		\$ 755	\$ 892	\$1,035	\$1,176	\$1,299
K		\$1,148	\$1,356	\$1,573	\$1,788	\$1,974
L		\$1,470	\$1,737	\$2,014	\$2,289	\$2,528
N		\$1,317	\$1,557	\$1,804	\$2,051	\$2,265

*Plans A and C under age 65 Medicare disabled premiums are Issue Age.

Male Standard**

	<65	65	70	75	80	85
A	\$2,951*	\$2,356	\$2,867	\$3,488	\$4,122	\$4,779
B		\$2,565	\$3,120	\$3,796	\$4,486	\$5,201
C	\$7,392*	\$2,957	\$3,597	\$4,377	\$5,172	\$5,996
F		\$3,017	\$3,670	\$4,466	\$5,278	\$6,119
High F		\$1,131	\$1,376	\$1,675	\$1,979	\$2,295
K		\$1,720	\$2,092	\$2,546	\$3,008	\$3,488
L		\$2,202	\$2,679	\$3,260	\$3,853	\$4,467
N		\$1,973	\$2,401	\$2,921	\$3,452	\$4,002

Female Standard**

	<65	65	70	75	80	85
A	\$2,806*	\$2,350	\$2,778	\$3,220	\$3,661	\$4,042
B		\$2,558	\$3,023	\$3,505	\$3,984	\$4,399
C	\$7,392*	\$2,949	\$3,486	\$4,041	\$4,594	\$5,072
F		\$3,009	\$3,557	\$4,124	\$4,687	\$5,176
High F		\$1,128	\$1,334	\$1,546	\$1,758	\$1,941
K		\$1,715	\$2,028	\$2,350	\$2,672	\$2,950
L		\$2,197	\$2,597	\$3,010	\$3,422	\$3,778
N		\$1,968	\$2,326	\$2,697	\$3,066	\$3,385

*Plans A and C under age 65 Medicare disabled premiums are Issue Age.

**Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

Liberty National Life Insurance Company
P.O. Box 8080
McKinney, TX 75070
1-800-333-0637
www.LibertyNational.com

Individual Market-Issue Age/Attained Age
Marketing Method: Agent Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$2,090*	\$1,452	\$1,913	\$2,151	\$2,172	\$2,172
B	\$6,365*	\$2,057	\$2,751	\$3,177	\$3,255	\$3,255
F		\$2,339	\$3,137	\$3,705	\$4,057	\$4,057
High F		\$ 492	\$ 694	\$ 945	\$1,182	\$1,182
N		\$1,786	\$2,460	\$2,955	\$3,292	\$3,292

Female Preferred

	<65	65	70	75	80	85
A	\$1,818*	\$1,262	\$1,663	\$1,869	\$1,890	\$1,890
B	\$5,537*	\$1,788	\$2,393	\$2,763	\$2,830	\$2,830
F		\$2,034	\$2,728	\$3,222	\$3,529	\$3,529
High F		\$ 428	\$ 604	\$ 823	\$1,028	\$1,028
N		\$1,554	\$2,139	\$2,570	\$2,864	\$2,864

***Plans A and B under age 65 Medicare disabled premiums are Issue Age. Disabled Plan A is offered during Open Enrollment/Guaranteed Issue periods only.**

Male Standard**

	<65	65	70	75	80	85
A		\$1,671	\$2,200	\$2,474	\$2,501	\$2,501
B	\$7,325*	\$2,367	\$3,166	\$3,657	\$3,746	\$3,746
F		\$2,691	\$3,611	\$4,264	\$4,669	\$4,669
High F		\$ 566	\$ 800	\$1,089	\$1,359	\$1,359
N		\$2,056	\$2,831	\$3,400	\$3,789	\$3,789

Female Standard**

	<65	65	70	75	80	85
A		\$1,452	\$1,913	\$2,151	\$2,172	\$2,172
B	\$6,365*	\$2,057	\$2,751	\$3,177	\$3,255	\$3,255
F		\$2,339	\$3,137	\$3,705	\$4,057	\$4,057
High F		\$ 492	\$ 694	\$ 945	\$1,182	\$1,182
N		\$1,786	\$2,460	\$2,955	\$3,292	\$3,292

*Plan B under age 65 Medicare disabled premiums is Issue Age.

**Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

Manhattan Life Insurance Company (The)
 10777 Northwest Freeway
 Houston, TX 77092
 1-800-669-9030
www.manhattanlife.com

Individual Market-Attained Age
 Marketing Method: Agent Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$1,580	\$1,503	\$1,699	\$2,008	\$2,328	\$2,570
C		\$2,016	\$2,279	\$2,693	\$3,122	\$3,447
F		\$2,006	\$2,267	\$2,680	\$3,107	\$3,430
N		\$1,409	\$1,616	\$1,942	\$2,279	\$2,534

Female Preferred

	<65	65	70	75	80	85
A	\$1,423	\$1,354	\$1,531	\$1,809	\$2,097	\$2,315
C		\$1,816	\$2,053	\$2,426	\$2,813	\$3,105
F		\$1,807	\$2,043	\$2,414	\$2,799	\$3,090
N		\$1,270	\$1,456	\$1,749	\$2,053	\$2,283

Male Standard*

	<65	65	70	75	80	85
A	\$1,757	\$1,672	\$1,889	\$2,233	\$2,589	\$2,858
C		\$2,242	\$2,534	\$2,995	\$3,472	\$3,833
F		\$2,231	\$2,521	\$2,980	\$3,455	\$3,814
N		\$1,567	\$1,797	\$2,159	\$2,534	\$2,818

Female Standard*

	<65	65	70	75	80	85
A	\$1,583	\$1,506	\$1,702	\$2,012	\$2,332	\$2,575
C		\$2,020	\$2,283	\$2,698	\$3,128	\$3,453
F		\$2,010	\$2,272	\$2,685	\$3,112	\$3,436
N		\$1,412	\$1,619	\$1,945	\$2,283	\$2,539

***Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

Omaha Insurance Company
 Mutual of Omaha Plaza
 Omaha, NE 68175
 1-800-667-2937
www.mutualofomaha.com

Individual Market-Attained Age
 Marketing Method: Agent Solicited/Direct Response

Unisex Non-Tobacco

	<65	65	70	75	80	85
A	\$1,945	\$1,354	\$1,489	\$1,715	\$1,940	\$2,163
F		\$1,962	\$2,158	\$2,485	\$2,812	\$3,135
G		\$1,648	\$1,813	\$2,088	\$2,362	\$2,634

Unisex Tobacco*

	<65	65	70	75	80	85
A	\$2,102	\$1,464	\$1,610	\$1,854	\$2,098	\$2,339
F		\$2,121	\$2,333	\$2,687	\$3,040	\$3,390
G		\$1,782	\$1,960	\$2,257	\$2,554	\$2,847

***Premiums listed above for Unisex Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

**ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)**

Physicians Mutual Insurance Company
2600 Dodge Street
Omaha, NE 68131
1-800-469-8157
www.physiciansmutual.com

Individual Market-Attained Age
Marketing Method: Direct Response

Unisex Non-Tobacco

	<65	65	70	75	80	85
A	\$1,807	\$1,325	\$1,426	\$1,614	\$1,826	\$2,065
F		\$1,799	\$2,017	\$2,442	\$2,957	\$3,581
High F		\$ 643	\$ 820	\$1,047	\$1,336	\$1,705
G		\$1,594	\$1,788	\$2,165	\$2,622	\$3,174

Unisex Tobacco*

	<65	65	70	75	80	85
A	\$2,007	\$1,472	\$1,585	\$1,793	\$2,028	\$2,295
F		\$1,998	\$2,241	\$2,714	\$3,286	\$3,979
High F		\$ 714	\$ 911	\$1,163	\$1,484	\$1,895
G		\$1,772	\$1,987	\$2,406	\$2,913	\$3,527

***Premiums listed above for Unisex Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

Standard Life and Accident Insurance Company
 2450 South Shore Boulevard, Suite 500
 League City, TX 77573
 1-888-290-1085
www.SLAICO.com

Individual Market-Attained Age
 Marketing Method: Agent Solicited

Male Non-Tobacco

	<65	65	70	75	80	85
A	\$3,039	\$2,609	\$3,018	\$3,469	\$4,166	\$5,241
B		\$2,971	\$3,437	\$3,950	\$4,744	\$5,968
C	\$5,772	\$3,377	\$3,907	\$4,491	\$5,393	\$6,785
D		\$2,035	\$2,354	\$2,706	\$3,250	\$4,088
F		\$2,777	\$3,213	\$3,693	\$4,435	\$5,580
High F		\$ 359	\$ 416	\$ 478	\$ 574	\$ 722
G		\$2,051	\$2,372	\$2,727	\$3,274	\$4,120
N		\$1,371	\$1,587	\$1,824	\$2,190	\$2,755

Female Non-Tobacco

	<65	65	70	75	80	85
A	\$3,039	\$2,609	\$2,674	\$2,865	\$3,399	\$4,332
B		\$2,971	\$3,045	\$3,262	\$3,870	\$4,933
C	\$5,772	\$3,377	\$3,462	\$3,708	\$4,400	\$5,608
D		\$2,035	\$2,086	\$2,234	\$2,651	\$3,379
F		\$2,777	\$2,847	\$3,050	\$3,618	\$4,612
High F		\$ 359	\$ 368	\$ 395	\$ 468	\$ 597
G		\$2,051	\$2,102	\$2,252	\$2,671	\$3,405
N		\$1,371	\$1,406	\$1,506	\$1,787	\$2,277

Male Tobacco*

	<65	65	70	75	80	85
A	\$3,377	\$2,899	\$3,354	\$3,855	\$4,629	\$5,824
B		\$3,301	\$3,819	\$4,389	\$5,271	\$6,631
C	\$6,413	\$3,753	\$4,341	\$4,990	\$5,992	\$7,539
D		\$2,261	\$2,616	\$3,007	\$3,611	\$4,543
F		\$3,086	\$3,570	\$4,103	\$4,928	\$6,200
High F		\$ 399	\$ 462	\$ 531	\$ 638	\$ 802
G		\$2,278	\$2,636	\$3,030	\$3,638	\$4,577
N		\$1,524	\$1,763	\$2,026	\$2,433	\$3,061

Female Tobacco*

	<65	65	70	75	80	85
A	\$3,377	\$2,899	\$2,972	\$3,183	\$3,777	\$4,814
B		\$3,301	\$3,383	\$3,624	\$4,300	\$5,481
C	\$6,413	\$3,753	\$3,847	\$4,120	\$4,889	\$6,231
D		\$2,261	\$2,318	\$2,483	\$2,946	\$3,755
F		\$3,086	\$3,163	\$3,388	\$4,020	\$5,124
High F		\$ 399	\$ 409	\$ 439	\$ 520	\$ 663
G		\$2,278	\$2,336	\$2,502	\$2,968	\$3,783
N		\$1,524	\$1,562	\$1,673	\$1,985	\$2,530

*Premiums listed above for Male Tobacco and Female Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

State Farm Mutual Automobile Insurance Company

One State Farm Plaza
 Bloomington, IL 61710-0001
 Contact local State Farm Agent
www.statefarm.com

Individual Market-Attained Age
 Marketing Method: Agent Solicited

Unisex

	<65	65	70	75	80	85
A	\$2,023	\$1,410	\$1,777	\$2,060	\$2,314	\$2,412
C	\$4,744	\$2,128	\$2,680	\$3,106	\$3,489	\$3,638
F		\$2,149	\$2,707	\$3,137	\$3,524	\$3,674

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

Thrivent Financial for Lutherans
 4321 North Ballard Road
 Appleton, WI 54919-0001
 1-800-847-4836
www.thrivent.com

Individual Market-Attained Age
 Marketing Method: Members Only
 Agent Solicited

Unisex Non-Tobacco

	<65	65	70	75	80	85
A	\$1,539	\$1,241	\$1,419	\$1,618	\$1,795	\$1,942
B		\$1,467	\$1,679	\$1,914	\$2,123	\$2,297
C	\$5,013	\$2,005	\$2,294	\$2,614	\$2,901	\$3,140
D		\$1,723	\$1,972	\$2,247	\$2,494	\$2,699
F		\$2,012	\$2,301	\$2,623	\$2,910	\$3,150
High F		\$ 624	\$ 713	\$ 813	\$ 902	\$ 977
G		\$1,773	\$2,028	\$2,310	\$2,565	\$2,776
L		\$1,173	\$1,341	\$1,529	\$1,695	\$1,836
M		\$1,485	\$1,698	\$1,935	\$2,149	\$2,325

Unisex Tobacco*

	<65	65	70	75	80	85
A	\$1,539	\$1,365	\$1,561	\$1,780	\$1,975	\$2,136
B		\$1,614	\$1,847	\$2,105	\$2,335	\$2,527
C	\$5,514	\$2,206	\$2,523	\$2,875	\$3,191	\$3,454
D		\$1,895	\$2,169	\$2,472	\$2,743	\$2,969
F		\$2,213	\$2,531	\$2,885	\$3,201	\$3,465
High F		\$ 686	\$ 784	\$ 894	\$ 992	\$1,075
G		\$1,950	\$2,231	\$2,541	\$2,822	\$3,054
L		\$1,290	\$1,475	\$1,682	\$1,865	\$2,020
M		\$1,634	\$1,868	\$2,129	\$2,364	\$2,558

***Premiums listed above for Unisex Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

United American Insurance Company
P.O. Box 8080
McKinney, TX 75070
1-800-331-2512
www.unitedamerican.com

Individual Market-Issue Age/Attained Age
Marketing Method: Agent Solicited

Male Preferred

	<65	65	70	75	80	85
A	\$1,803*	\$1,318	\$1,736	\$1,948	\$1,969	\$1,969
B	\$6,488*	\$1,999	\$2,673	\$3,081	\$3,149	\$3,149
C	\$6,694*	\$2,273	\$3,050	\$3,600	\$3,926	\$3,926
D		\$2,099	\$2,880	\$3,429	\$3,758	\$3,758
F		\$2,289	\$3,065	\$3,612	\$3,940	\$3,940
High F	\$2,806*	\$ 469	\$ 645	\$ 774	\$ 923	\$ 923
G		\$2,113	\$2,891	\$3,441	\$3,771	\$3,771
K		\$1,036	\$1,415	\$1,686	\$1,843	\$1,843
L		\$1,409	\$1,928	\$2,298	\$2,521	\$2,521
N		\$1,689	\$2,329	\$2,792	\$3,101	\$3,101

Female Preferred

	<65	65	70	75	80	85
A	\$1,568*	\$1,146	\$1,509	\$1,694	\$1,713	\$1,713
B	\$5,642*	\$1,738	\$2,324	\$2,680	\$2,738	\$2,738
C	\$5,822*	\$1,978	\$2,653	\$3,131	\$3,415	\$3,415
D		\$1,826	\$2,505	\$2,982	\$3,268	\$3,268
F		\$1,989	\$2,665	\$3,142	\$3,426	\$3,426
High F	\$2,441*	\$ 408	\$ 562	\$ 674	\$ 803	\$ 803
G		\$1,838	\$2,514	\$2,992	\$3,280	\$3,280
K		\$ 901	\$1,231	\$1,466	\$1,603	\$1,603
L		\$1,225	\$1,677	\$1,999	\$2,192	\$2,192
N		\$1,470	\$2,025	\$2,428	\$2,697	\$2,697

***Plans A, B, C and High F under age 65 Medicare disabled premiums are Issue Age. Disabled Plans A and C are offered during Open Enrollment/Guaranteed Issue periods only.**

Male Standard**

	<65	65	70	75	80	85
A		\$1,517	\$1,997	\$2,242	\$2,266	\$2,266
B	\$7,464*	\$2,300	\$3,076	\$3,546	\$3,624	\$3,624
C		\$2,616	\$3,511	\$4,142	\$4,520	\$4,520
D		\$2,415	\$3,315	\$3,947	\$4,325	\$4,325
F		\$2,633	\$3,527	\$4,158	\$4,534	\$4,534
High F	\$3,229*	\$ 540	\$ 743	\$ 891	\$1,063	\$1,063
G		\$2,431	\$3,328	\$3,960	\$4,338	\$4,338
K		\$1,193	\$1,628	\$1,941	\$2,121	\$2,121
L		\$1,622	\$2,219	\$2,645	\$2,901	\$2,901
N		\$1,945	\$2,680	\$3,214	\$3,569	\$3,569

Female Standard**

	<65	65	70	75	80	85
A		\$1,318	\$1,736	\$1,948	\$1,969	\$1,969
B	\$6,488*	\$1,999	\$2,673	\$3,081	\$3,149	\$3,149
C		\$2,273	\$3,050	\$3,600	\$3,926	\$3,926
D		\$2,099	\$2,880	\$3,429	\$3,758	\$3,758
F		\$2,289	\$3,065	\$3,612	\$3,940	\$3,940
High F	\$2,906*	\$ 469	\$ 645	\$ 774	\$ 923	\$ 923
G		\$2,113	\$2,891	\$3,441	\$3,771	\$3,771
K		\$1,036	\$1,415	\$1,686	\$1,843	\$1,843
L		\$1,409	\$1,928	\$2,298	\$2,521	\$2,521
N		\$1,689	\$2,329	\$2,792	\$3,101	\$3,101

*Plans B and High F under age 65 Medicare disabled premiums are Issue Age.

**Premiums listed above for Male Standard and Female Standard cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES UPDATED (July 1, 2013)

UnitedHealthCare Insurance Company
(AARP Medicare Supplement Plans)
P.O. Box 1017
Montgomeryville, PA 18936-0130
1-800-523-5800
www.aarphealthcare.com

Group Market-Community Rated
Marketing Method: AARP Members Only
Agent Solicited/Direct Response

Unisex Non-Tobacco Age 65 and Older

	<i>Base Rate</i>	<i>Tier I Rate</i>	<i>Tier II Rate</i>
A	\$2,349	\$2,584	\$3,523
B	\$2,181	\$2,399	\$3,271
C	\$2,598	\$2,858	\$3,897
F	\$2,610	\$2,871	\$3,915
K	\$1,188	\$1,307	\$1,782
L	\$1,677	\$1,845	\$2,515
N	\$1,803	\$1,983	\$2,704

Early Enrollment: Individuals who enroll within three years after their 65th birthday or Medicare Part B Effective Date, if later, will be eligible for the Early Enrollment Discount Program. The discount will be 30% at age 65, 27% at age 66, etc., reducing by 3% after each 12-month period, until the discount decreases to 0% when they will pay the Base Rate thereafter.

Individuals who enroll more than three years but within six years after their 65th birthday or Medicare Part B Effective Date, if later, will pay the Base Rate reduced by the Early Enrollment Discount or Tier II Rate based on their responses to health status questions when they apply for coverage.

Individuals who enroll more than six years after their 65th birthday or Medicare Part B Effective Date, if later, will pay the Tier I Rate or Tier II Rate based on their responses to health status questions when they apply for coverage.

Unisex Tobacco*
Age 65 and Older

	<i>Base Rate</i>	<i>Tier I Rate</i>	<i>Tier II Rate</i>
A	\$2,584	\$2,842	\$3,876
B	\$2,399	\$2,639	\$3,599
C	\$2,858	\$3,144	\$4,287
F	\$2,871	\$3,158	\$4,306
K	\$1,307	\$1,438	\$1,960
L	\$1,845	\$2,029	\$2,767
N	\$1,983	\$2,181	\$2,975

Early Enrollment: Individuals who enroll within three years after their 65th birthday or Medicare Part B Effective Date, if later, will be eligible for the Early Enrollment Discount Program. The discount will be 30% at age 65, 27% at age 66, etc., reducing by 3% after each 12-month period, until the discount decreases to 0% when they will pay the Base Rate thereafter.

Individuals who enroll more than three years but within six years after their 65th birthday or Medicare Part B Effective Date, if later, will pay the Base Rate reduced by the Early Enrollment Discount or Tier II Rate based on their responses to health status questions when they apply for coverage.

Individuals who enroll more than six years after their 65th birthday or Medicare Part B Effective Date, if later, will pay the Tier I Rate or Tier II Rate based on their responses to health status questions when they apply for coverage.

***Premiums listed above for Unisex Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

**Unisex Non-Tobacco
Under Age 65**

<i>Base Rate</i>	
A	\$2,103
B	\$3,927 [†]
C	\$4,677
F	\$4,698 [†]
K	\$2,139 [†]
L	\$3,018 [†]
N	\$3,246 [†]

**Unisex Tobacco
Under Age 65**

<i>Base Rate</i>	
A	\$2,313*
B	\$4,320 [†]
C	\$5,145*
F	\$5,168 [†]
K	\$2,353 [†]
L	\$3,320 [†]
N	\$3,571 [†]

*Premiums listed above for Plans A and C Unisex Tobacco cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

[†]These plans are available on a guarantee issue basis for beneficiaries age 55 and older who apply within 63 days of employer coverage termination and whose pension benefits **are paid by federal Pension Benefit Guaranty Corporation.**

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

UnitedHealthcare Insurance Company
 SecureHorizons Individual Plans
 P.O. Box 25032
 Santa Ana, CA 92799
 1-800-768-1479

Individual Market-Attained Age
 Marketing Methods: Agent Solicited/Direct Response

Unisex Non-Smoker

	<65	65	70	75	80	85
A	\$1,496	\$1,313	\$1,535	\$1,716	\$1,737	\$1,814
F		\$1,766	\$2,127	\$2,560	\$2,931	\$3,297
High F		\$ 569	\$ 724	\$ 920	\$1,110	\$1,293
G		\$1,592	\$1,944	\$2,361	\$2,721	\$3,072
K		\$ 837	\$ 988	\$1,147	\$1,198	\$1,445
L		\$1,150	\$1,388	\$1,677	\$1,931	\$2,182
N		\$1,184	\$1,490	\$1,850	\$2,163	\$2,463

Unisex Smoker*

	<65	65	70	75	80	85
A	\$1,720	\$1,510	\$1,765	\$1,973	\$1,998	\$2,086
F		\$2,031	\$2,446	\$2,944	\$3,370	\$3,792
High F		\$ 654	\$ 833	\$1,058	\$1,277	\$1,487
G		\$1,830	\$2,235	\$2,716	\$3,129	\$3,532
K		\$ 962	\$1,136	\$1,319	\$1,378	\$1,662
L		\$1,322	\$1,596	\$1,928	\$2,221	\$2,509
N		\$1,361	\$1,714	\$2,127	\$2,488	\$2,832

*Premiums listed above for Unisex Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.

ANNUAL PREMIUMS FOR MEDICARE SUPPLEMENT INSURANCE POLICIES
UPDATED (July 1, 2013)

USAA Life Insurance Company
 9800 Fredericksburg Road
 San Antonio, TX 78288
 1-800-531-8000
www.usaa.com

Individual Market-Attained Age
 Marketing Method: Agent Solicited

Unisex Non-Smoker

	<65	65	70	75	80	85
A	\$1,520	\$1,288	\$1,504	\$1,798	\$2,084	\$2,302
F		\$1,812	\$2,122	\$2,532	\$2,942	\$3,248

Unisex Smoker*

	<65	65	70	75	80	85
A	\$1,674	\$1,414	\$1,654	\$1,974	\$2,288	\$2,526
F		\$1,986	\$2,320	\$2,772	\$3,218	\$3,552

***Premiums listed above for Unisex Smoker cannot be used if an application for a Medicare supplement policy or certificate is submitted during the 6-month open enrollment period or if an application for an available Medicare supplement policy is submitted during the guaranteed issue period.**

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